

## Proposed NU Business Name: **BORNIL GIFT HOUSE**



Project identification and prepared by: Md.Nasir Uddin Sheikh  
Chagalnaiya,feni

Project verified by: Md.Abadot Hossain



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>JAHEDUL ISLAM</b>
Age	:	13 / 02/ 1984 ( 34 Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	02 Sons 0 Daughter
No. of siblings:	:	03 Brother 0 sister
Address	:	Vill: Sotto Nagar , P.O: Chadgazi, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ROWSHON ARA AKTER</b>
(iii) Father's name	:	<b>LATE : BASIR ULLA</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 06 /(Female), Member ID:2326/1 Group No: 05 Member since: 02-01-2002-2009 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-102577
Mother's Contact No.	:	01733-033022
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROWSHAN ARA AKTER** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

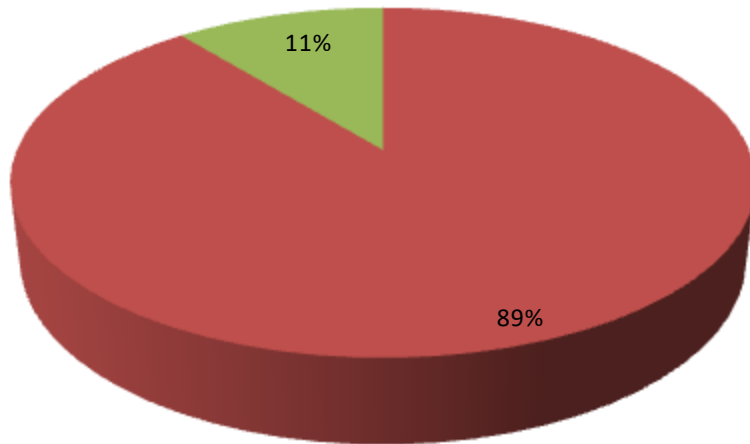
Business Name	:	<b>BORNIL GIFT HOUSE</b>
Location	:	Chagalnaiya Bazar , Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 5,52,000/-
Financing	:	Self BDT 4,92,000/- (from existing business) 89% Required Investment BDT 60,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft. = 80 square ft
Security of the shop	:	200,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like soap,parachute oil,cosmetic etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 2 employee.</li> <li>▪He is doing his business in Rent place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
parashuit oil,soape,cosmetic , etc.	2400	72000	864000
	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
parashuit oil,soape,cosmetic , etc.	1920	57600	691200
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>
<b>Less Fixed Expense</b>			
Rent		3500	42000
Electric Bill		500	6000
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>9900</b>	<b>118800</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
parashuit oil	50	120	6,000	0	0	0	6,000
tibbot powder	50	40	2,000			0	2,000
body spra	50	280	14,000			0	14,000
soap			40,000			0	40,000
cosmetic			100,000			20,000	120,000
gift			40,000			20,000	60,000
khelna	0	0	40,000			20,000	60,000
juilari			50,000			0	50,000
security			200,000			0	200,000
			0			0	0
<b>Total</b>	<b>150</b>	<b>440</b>	<b>492,000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>552,000</b>



- Entrepreneur's Contribution 492,000
- Investor's Investment 60,000
- Total 552,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
parashuit oil,soape,cosmetic , etc.	2900	87000	1044000	1096200	1151010
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2900</b>	<b>87000</b>	<b>1044000</b>	<b>1096200</b>	<b>1151010</b>
<b>Less Variable Expense (B)</b>					
parashuit oil,soape,cosmetic , etc.	2320	69600	835200	876960	920808
<b>Total Variable Expense</b>	<b>2320</b>	<b>69600</b>	<b>835200</b>	<b>876960</b>	<b>920808</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>580</b>	<b>17400</b>	<b>208800</b>	<b>219240</b>	<b>230202</b>
<b>Less Fixed Expense</b>					
Rent		3500	42000	42000	42000
Electric Bill		500	6000	6300	6600
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>9900</b>	<b>118800</b>	<b>119440</b>	<b>120092</b>
<b>Net Profit (E)= [C-D]</b>		<b>7500</b>	<b>90000</b>	<b>94500</b>	<b>99225</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66000	136500
	<b>Total Cash Inflow</b>	<b>150,000</b>	<b>160,500</b>	<b>235,725</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66,000</b>	<b>136,500</b>	<b>211,725</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chagalnaiya Bazar , Chagal Naiya, Feni.  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









